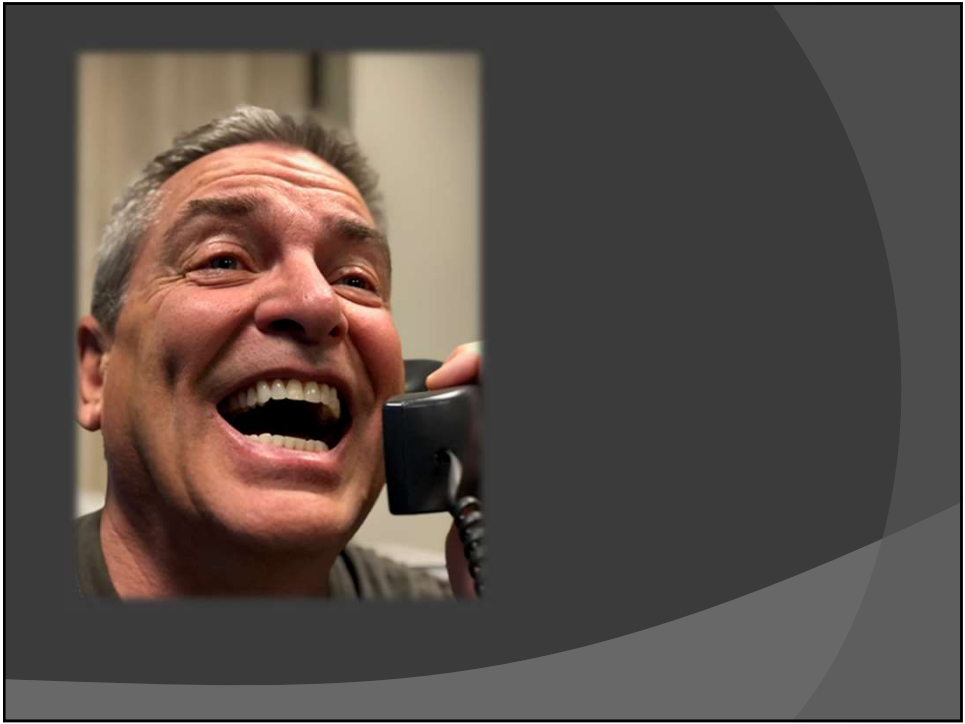
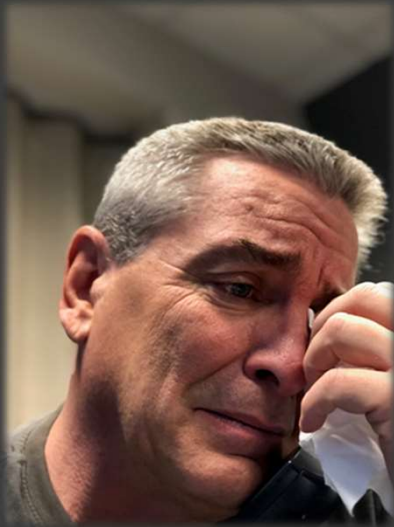


## FREQUENTLY ASKED QUESTIONS







Its damaged, is it covered



Its damaged, is it covered

Buildings and Contents



## Its damaged, is it covered

Property In the Open



Schedule when not  
at a location with a  
scheduled building

## Its damaged, is it covered

Automobiles and Mobile Equipment (Scheduled)



Its damaged, is it covered



Fig. 5. Typical colony of termites found around the cables.



When are vehicles covered



- All vehicles owned, operated, leased or rented by the Member





## When are vehicles covered ✓

- ◉ Covered with your permissive use
  - Deductible cost



## When are vehicles covered ✓

- ◉ Personal Use
  - When Incidental, full coverage
  - When more than incidental, lower limits apply



## When are vehicles covered



- Personal Use

- Should not allow passengers in a personal capacity



## Can you hire me an attorney





## Can you hire me an attorney

- ◉ When it is a third party suing the Member for money damages



## Can you hire me an attorney



- ◉ Not for criminal investigations or charges
  - Member must reimburse if acquitted



# Can you hire me an attorney



- Not to file a suit against someone else
  - Especially not the county or an official



# Is it ok for employees to use this?



Is it ok for employees to use this?

- Does it fit within your limited personal use policy



Is it ok for employees to use this?

- Is it a legitimate benefit to both you and the employee



Is it ok for employees to use this?



- Does it violate the County Disclosure Act prohibition of using position to gain special privileges or exceptions



Is it ok for employees to use this?



- Does it increase liability or safety concerns



## Is it ok for employees to use this?



- Should the value be reported as income for IRS purposes
- Should the county receive adequate value in return



## Do we cover these guys



## Do we cover these guys



- Boards, committees and commissions of the county



Will be advisory boards, and will be subject to OPMA, GRAMA, CUFPA...

## Do we cover these guys



- Districts & Interlocals



But are eligible for UCIP Membership if county related service

SB28 will now require each entity to register with the Lt Gov office annually



## Do we cover these guys



- Non-Profits



## Can we lease this vehicle



- Is it a lease or a rental
  - We may be excess of owner's insurance
- You may be agreeing to pay more for damage than UCIP will pay



